**Product Features**

Alfa App is a real-time online banking service, offering a simple, convenient and secure method of accessing your Bank Alfalah accounts via Alfa App. Through this app banking facility is available round the clock at your convenience.

Following are the **Transaction that can be performed by customers on Bank Alfalah Alfa App:**

* Account balance inquiry
* Mini-statements
* Account statement for one year
* Transferring funds between your Bank Alfalah accounts – Funds Transfer (FT)
* Transferring funds from your Bank Alfalah account to other Bank Alfalah account holders – Inter Branch Funds Transfer.
* Transferring funds from your Bank Alfalah account to wallet accounts and vice versa.
* Transferring funds to selected 1-LINK & MNET member banks
* Utility bill payments
* Credit card bill payments
* Purchasing mobile phone airtime – Mobile Topup
* Cash In/Out Services
* Internet Service Provider Bill Payments
* Use the “Search” feature to find your favorite transactions
* Loans
* QR Payments “AlfaPay”
* Payments through Other Bank Debit/Credit Cards
* Multiple beneficiary payments (Utility/Topup) in one go through “Payees”
* Mutual Funds Investments
* Alfa Account Opening with promo code
* Donations to selected charitable organizations
* Order Food
* Manage your Alfa App through “My Alfa App”
* Manage your Alfa Account using “My Alfa Account”
* Manage your cards through ”My Cards”
* Request for new services using “Apply New Service”
* Subscribe Telco Packages
* See the discounts through “Where to use my Debit/Credit Card” section
* Follow Cricket World Cup using features “World Cup Exclusive Features”
* Chat with friends on Alfa using the Alfa Chat feature
* Locate Bank Alfalah Branches/ATMs/CDMs through “Locator” feature
* Contact Bank Alfalah on Social Media using the “Contact” feature
* Payments for online shopping
* Purchasing of Bus Tickets and Movie Tickets
* Invite Friends
* Receive International Remittance using Alfa App
* Shopping from Alfa Mall
* Orbits Section for all orbits related management
* Debit Card Management
* Request a Cheque Book, E-Statement etc using “Manage Requests”
* Make SMS alerts and Change Address requests
* School and University Fee Payments
* Careem Credit & Financing
* Request Banker’s Cheque
* Request Cheque Book
* Manage your Chip Based Debit Card
* Pay your Auto/Home loan repayments
* Pay credit card bill to banks on boarded on 1Bill grid
* Avail Credit Card Facilities online
* Buy Insurance products\*\*
* Book a Term Deposit
* Save in Goal based savings
* Vouch365

\*\*Only Conventional Banca is available on Alfa Insurance

This product is not available on Internet Banking

A customer can “Buy Insurance Product” directly through Alfa (procedure & steps are available seperatly under Digital Insurance header)

**Product Feature / Benefits / Unique Selling Points:**

This whole Alfa App is for customer benefit and filled with features so that customers can use this features for a seamless and hassle free experience via Bank Alfalah Alfa App.

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•**Funds Transfer**: Inter and Intra bank is for customers so that they can perform these transaction with-out any hassle.

•**Utility Bill Payments**: Forget about standing in long queues, pay your utility bills via Bank Alfalah app at your finger tips

•**Ticket Purchasing:** Book a bus or movie ticket from home at your convenience

•**Debit Card Management:** Activate, block and manage your PIN without any hassle from Alfa at any moment

•**Telco Top-up:** Recharge your mobile from your conventional account, Alfa account, credit card or orbits at your convenience 24/7

•**Requests:** Request many services from Alfa at your convenience without any physical documentation

•**Appointments:** Have an appointment with a branch representative for your banking needs

•**Alfa Mall:** Shop from Alfa Mall and pay form your selected payment mod

•**Orbits:** Use Bank Alfa rewards reward points for performing multiple transactions

•**Payees:** Make payments to multiple Payees(Telco/Utility) in one go

•**Other Bank Credit/Debit Card**: Make Utility/Telco/Gift Voucher payments using other bank credit/Debit Cards. You can also tag your other bank card to Alfa App for payment convenience.

•**Alfa Chat**: Chat with your friends using Chat feature on Alfa App. You can do the following from Alfa Chat:

* Conduct Group Chat
* Add your Story
* Upload/Take Profile Photo
* Upload up to 10 photos on your profile
* Notification Settings
* Message Center to check all the notifications
* Send voice notes
* Attach photos/files to friends during chat
* Request Money/Top-up from friends
* Send stickers to friends
* Add to favorites/Block/ Delete friends to favorites
* Like or share emoticons on your friend’s pictures.

•**Order Food:** Make online orders and payments for food using Alfa app

•**Locator:** Locate Bank Alfalah Branches/ATMs/CDMS

•**Invite:** Use Invite Friends feature to open Alfa account and get rewards

•**Search:** Use the  
feature to search your favorite transactions

•**Value Added Service:** Request Banker’s Cheque and Cheque Book without any hassle in a near real time manner

•**Avail Credit Card Facilities online**: Customers can now make BTF, COP, CCP, SBS, UBP enrollment through Alfa. They can also track their requests status.

•**Buy Insurance Products on Alfa:** Customers can now buy life, health, general, vehicle and travel insurance. They can also file claims through Alfa. Customers can also check the status of their own or policies bought for others.

•**Mutual Fund Investments:** Customers can make investments in mutual funds from Alfa instantly.

•**Goal Based Savings:**Make savings as per your needs e.g. education, hajj, vacations etc. and make savings for that goal on a frequency for a max tenure of 1 year.

•**Vouch365:** Buy vouch365 discount vouchers from Alfa and get buy1 get 1 deals from your favorite restaurants, salons, fitness centers etc.

•**Other bank Credit Card Bill Payment:** Pay credit card bill to other banks on boarded on 1Bill grid

**Eligibility Criteria**

Following customers falling in below categories will be eligible to access Alfa

* Credit Card Customers
* Debit Card Customers
* Account Holder Customers

**Registration Process**

**Subscription process / Channels:**

Subscription process is mentioned below:

 1-Go to Playstore/Appstore and download Alfa app.

 2-Read the terms and conditions and check the box if you agree to the terms

Select from the following options below:

* Credit Card Customers
* Debit Card Customers
* Account Holder Customers

 3-Fill in the following Information:

* CNIC
* Credit/Debit/Account Card number
* Date of birth
* Registered mobile number
* MNP (select from the drop-down menu)
* Username
* Select a security question and enter its answer

 4-Click on the ‘Submit’ button

 5-On the next screen, customer’s registered email ID will appear

 6-Clicking on the ‘Confirm’ button

  7- \*Customer will visit the branch and perform biometric verification. On successful biometric verification, an OTAC – One time activation code will be generated of which first 5 digits/characters will be sent on your registered email and the last 5 digits/characters will be sent via SMS on your registered cell number.

**COVID19 SBP IMPLEMENTATION\*\*[Process halted as per SBP regulation due to pandemic situation. Following process is in use: Customer will be intimated to contact call center to activate his profile after successful registration. Call center agent will perform KYC of customer and after successful verification, an OTAC]**

**Please note, this can revert to original process at any point of time**

  8-You can log in by combining the OTAC sent to your email and cell number.

**Transactional Information**

You can get reference regarding this information in the whole document.

However, following is the per day Transaction limit assigned on packages available:

|  |  |  |
| --- | --- | --- |
| **Transactional Information:** | **Transaction Limits (per day)** | |
| **Package IB399** | PKR 250,000\* |
| **Package IB449** | PKR 500,000\* |
| **Package IB599** | PKR 1,000,000\* |

**\*Maximum limit of transaction per day is as per your package limit**

**\*No transactional limit on Own BAFL Credit Card bill payment**

**Addition of Transactions in the list of BVS based Activation:**

**Change Description:**

Bio verification was implemented on Sep 21, 2020 for Alfa/IB to enable following transactions on both channels.

* Fund Transfer (within Bank or IBFT both)
* QR Payments

We need to add following transactions types to be dependent on Bio verification and system should prompt proper message if customer tries to perform mentioned transactions just like we have done for FT, IBFT & QR.

All new activations from 20thSep 2020 irrespective of their registration date should have the above and below mentioned transactions blocked until customer performs a BVS.

* UBP (All 1link payments and Direct Integration like Bahria Payment)
* Telecom (Pre/Post both)
* Fee Payments
* Alfa Mall
* Order Food
* Orbit Transfers
* 1 Bill payment
* Ticketing (Bus/Cinema)
* Donation
* Online Shopping like sehat etc.
* Pay to CNIC

After performing BVS, all above mentioned transactions will be activated for customers based on package / limit selected.

**FAQs**

**Who is eligible to use Alfa?**All Alfalah Active Account / Debit or Credit Card customers can register. Alfalah App customers can also use their existing User ID & Password to login Alfa. In-case you do not have an Alfalah Account or a Credit Card please request via ALFA or call us at +92 21 111-225-224.

**Which Username and Password do I use?**You can use your existing Alfalah Internet Banking username and password to log in. If you do not have an Internet Banking account, you can register instantly by downloading ALFA.

**What is meant by what is meant by “No transactional limit on Own BAFL Credit Card bill payment”?**

There is a per day transactional limit on Alfa & IB, which will not decrease, if a customer who is registered on Alfa/IB pays his/her own BAFL credit card (issued to same CNIC).

**Do I need a specific mobile connection for this service?**No. This service will work on any type of Internet connection. It could be through a Wi-Fi connection or your pre-paid or post-paid mobile network connection.

**What do I require to use ALFA?**You need the following to use Alfa Mobile App: - Any Android or Apple (iOS) smartphone - Active Alfalah Account / Debit or Credit Card, registered mobile number & email address - Username - Password

**Are there any other charges?**IBFT service charge is PKR 50+ FED per transaction.

**What is the bank charging for this service?**Alfa is Free for customers who are already using Alfalah Internet or App. However there is an annual charge for Alfa as per your transaction limits package.

**Where can I download Alfa from?**ALFA can be downloaded from Apple Store or Google Play Store on your smartphone.

**Can I use Alfa if I am travelling outside Pakistan?**  
Yes you may use Alfa from anywhere. All you need is a stable Internet connection.

**What if I forget my or Password?**You can reset your password through Alfa or call Alfa helpline at +92 21 111-225-224 to reset your password.

**How do I subscribe for Alfa?**You do not need to sign any physical form or visit Alfalah branch to register for ALFA. - Download Alfa on your smartphone - Register using Account, Debit or Credit Card & CNIC information - If you require guidance please contact us at +92 21 111-225-224.

**If my Alfalah debit card is blocked, does my Alfa service gets blocked as well?**No, your Alfa will work.

**Is my per day transaction limit shared?**Yes, your per day transaction limit is shared. It gets reduced if you perform any transaction on App.

**Is this service available 24 hours?**Yes. This service is available 24 hours a day, 7 days a week.

**What is AlfaPay?**

AlfaPay is a payment tool that lets you make payments by scanning QR code at different merchants. It is a new digital way of making purchases and merchant payments using any of your Bank Alfalah Accounts, Credit Card, Wallets & Orbits.

**What are the AlfaPay Limits?**Each transaction limit of AlfaPay is PKR 10,000 however the daily limit is as per your Alfa package.

**Are there any additional fees when using AlfaPay?**There are no additional fees on AlfaPay.

**Where can I use AlfaPay?**You can use AlfaPay wherever you see the Masterpass QR button/sticker. You can also click here to see a list of outlets.

**What is Phone Tagging?**AlfaPay lets you tag your phone for instant payments with out the need to login. Your default payment option will be automatically selected

**What is AlfaPay PIN?**If your authorization mode is AlfaPay PIN then you would need a 4 digit pin to perform AlfaPay transactions prior to login.

**What should I do if my mobile device is lost or stolen?**Your password or AlfaPay PIN is required to authorize any transaction using your smartphone. You can also deactivate your phone tagging by signing in from another device

**Where can I find my AlfaPay transaction history?**You can view transaction details on AlfaPay for up to 30 days.

**Is user name case sensitive on both Alfa & IB?**Username is case sensitive on Alfa but not on IB

**What if customer forgets the username?**'Forget Username’ option is available for customer facility if customer has forgotten the security question also then please guide customer to call our Call Centre at 111-225-111 for assistance.

**Can customer change his/her User ID/Password?**You cannot change your User ID, however you may change your password through the 'Change Password' option available in IB and from ‘My Alfa App’ in Alfa. If you opted to un-subscribe from Internet Banking/Alfa, only then you set a new User ID.

**If I have registered as a debit card holder and later I block my Debit Card will my Internet Banking will get blocked too?**No! Your Internet Banking/Alfa will be active regardless your debit card status.

**What account types are allowed to register on Alfa/IB?**All BAFL checking account holders including single, joint (with ‘singly’ or, ‘either or survivor’ or ‘Any one of us’, operating instructions), sole proprietorship are eligible for internet banking/ALFA facility whether they hold debit card or not.

**What ID types are allowed to register on Alfa/IB?**› ID-N › ID-SN › ID-SN2 › ID-SN3 › ID-SN4 › ID-SN5 › ID-OP › ID-O › ID-SNI › ID-SOP

**Guide to access upgraded Alfa App, can be access through following link**